ARCH MI'S
Customer Training
Course Catalog
Train for Better Performance, Productivity and Loan Quality

Success in mortgage lending starts with a high-performing team.

Arch MI trains mortgage professionals to compete in today’s fast-paced lending environment. Our Customer Training Program is a best-in-class educational curriculum teaching the key skills, techniques and best practices needed to build your team’s confidence and grow your share of originations.

Your team can be stronger with Arch MI:

- Courses that address real-life situations.
- Qualified, experienced trainers familiar with the current mortgage lending landscape.
- Individual courses incorporate the latest industry trends and technologies.
- Flexible formats for your convenience – on-demand videos, webinars and classroom sessions.

Most Arch MI customer training courses are complimentary.
(There is a fee for Essentials of Mortgage Lending.)
Survey participants who had access to professional development programs were 15 percent more engaged in their jobs than workers without similar opportunities.

Source: HRMorning.com, reporting a survey of 2,000 employees by BetterBuys.com.
Arch MI Customer Training
Course Offerings

MORTGAGE INSURANCE COURSES

An Overview of Mortgage Insurance
A Path to Home Ownership

Understand the basics of mortgage insurance and its value to both lenders and borrowers. This session provides an overview of coverages, premium options, cancellation and more.

Audience: Mortgage Professionals
On Demand Video: 45 minutes
Arch MI Customer Training Course Offerings

APPRAISAL COURSE

Analyzing Appraisals for Single-Family Residences
Identifying the Key Areas of the Uniform Residential Appraisal Report

Learn the roles and responsibilities of lenders, underwriters and appraisers when it comes to analyzing appraisals for single-family residences. Understand the key areas to review on the Uniform Residential Appraisal Report (1004) and learn to identify required addenda and attachments.

**Audience:** Loan Processors, Underwriters

**On Demand Video:** 45 minutes

**Live Webinar:** 1 hour

**On-Site:** 1.5 hours

BUSINESS DEVELOPMENT COURSES

Fannie Mae HomeReady
The Key Points

Expand your market by learning the key points and unique features of Fannie Mae’s HomeReady® program. An alternative to FHA financing, HomeReady is designed for creditworthy, low- to moderate-income homebuyers and includes expanded eligibility for financing homes in designated low-income, minority and disaster-impacted communities.

**Audience:** Mortgage Professionals

**On Demand Video:** 30 minutes
Freddie Mac Home Possible®
The Key Points

Help grow your business by learning the key points and unique features of Freddie Mac’s Home Possible program. An alternative to FHA financing, Home Possible offers flexible credit terms and low down payments and is ideal for first-time and low- and moderate-income homebuyers, those purchasing homes in urban and rural communities, millennials and repeat homebuyers.

**Audience:** Mortgage Professionals

**On Demand Video:** 30 minutes

Affordable Lending and First Time Homebuyer Options
Key Points Overview

Confused about the differences between Affordable Lending Products and First Time Homebuyer options? This course explores the similarities and differences between the Fannie Mae and Freddie Mac programs. Learn about HomeReady®, Home Possible®, Fannie Mae Standard 97, and HomeOneSM mortgage in this session that will assist you in determining which program is right for YOUR borrower.

**Audience:** Mortgage Professionals

**On-Site:** 1 hour
Arch MI Customer Training
Course Offerings

BUSINESS DEVELOPMENT COURSES (Continued)

Journey to Success in Business and In Life
Lessons Learned Along the Way

This unique professional development opportunity provides insights on how to grow and expand your skills to achieve more happiness and success at home and work. Arch MI’s accredited public speaker and industry expert, Blaine Rada, will share his story of personal challenge and valuable lessons gained during his month-long trek across Spain, unplugged from modern life, technology and the 9-to-5 routine. This stimulating presentation will get you thinking through the next steps to your best year yet.

Audience: Mortgage Professionals
On-Site: 1.5 hour
Seizing Market Share in a Purchase Market
Creating Separation Between You and Your Competitors

Learn how to differentiate yourself from the competition and gain market share by becoming the best choice for mortgages among homebuyers and real estate agents. Enhance your reputation by aligning your market, message and media. Discover untapped markets for additional business, understand the importance of content marketing, know what your homebuyer values in a lender, create unique competitive advantages and examine a framework for selecting real estate agent partners.

**Audience:** Loan Originators, Mortgage Management Professionals

**On Demand Video:** 1 hour

**Live Webinar:** 1 hour

**On-Site:** 1.5 hours

Sharpen Your Selling Skills
How to Become a Trusted Advocate, Earn More Business and Bring in Quality Loans

Learn effective selling skills and interpersonal techniques that earn you more business, attract better-quality loans and enable you to become a trusted advocate for your borrowers.

**Audience:** Loan Originators, Mortgage Management Professionals

**On-Site:** 1.5 hours
**BUSINESS DEVELOPMENT COURSES (Continued)**

**Ten Tips That Turn the Tide in Your Favor**

*Ideas for Success in a Changing Market*

Whether you’ve been in the business for decades or have just taken on a new role, you’ll benefit from 10 tips for communicating effectively with mortgage referral partners to gain a regular stream of business. You’ll hear what high performers with stellar customer satisfaction ratings are doing to earn and keep recurring mortgage business. You’ll also learn the disciplines necessary to elevate your skills, and how to put together a plan to achieve your goals.

**Audience:** Loan Originators, Mortgage Management Professionals  
**On-Site:** 1.5 hours

**INCOME ANALYSIS COURSES**

**Clarify the Confusion**

*Understanding Self-Employed Borrowers and Business Tax Returns*

Enhance your understanding of self-employed borrowers and develop an understanding of the components of business tax returns. Allowable add-backs and required deductions will be discussed. We will demonstrate how to calculate income from various business structures and introduce you to the Arch MI Tax Return Analysis Calculator (AMITRAC), the industry’s most user-friendly schedule analysis form.

**Audience:** Loan Originators, Sr. Processors, Underwriters  
**On-Site:** 2.5 hours
INCOME ANALYSIS COURSES (Continued)

Explore the Essentials
Reviewing and Understanding the Basics of Tax Returns

Learn about the various tax returns and forms in this introductory class. Various income sources, income trending and non-taxable income will be discussed. In addition, you’ll review a variety of income sources, from social security to interest income to capital gains, and learn how to calculate income for Rental Property owners utilizing Arch MI’s Tax Return Analysis Calculator (AMITRAC). In addition, you’ll be introduced to business tax returns and learn the differences between the business structures.

**Audience:** Loan Originators, Jr. Processors, Processors
**On-Site:** 2 hours

I is for Income
The Basics of Qualifying Income

Correctly calculating income is fundamental to insuring a borrower qualifies for a loan. In this mini-workshop we will discuss the basics of income calculation, including base, bonus, overtime and commission. Bring your calculator and be ready to practice what you learn.

**Audience:** Loan Processors, Junior Underwriters
**On-Site:** 3 hours
Master the Mystery
Navigating and Evaluating Personal Tax Returns

Learn the fundamentals of navigating through personal tax returns, including key components of the 1040 including Schedule 1, Schedule B, Schedule D and Schedule E. Discover when and why tax returns are needed and how to recognize when tax returns are complete. Understand income trending and be introduced to the Arch MI Tax Return Analysis Calculator (AMITRAC).

**Audience:** Loan Originators, Loan Processors, Underwriters

**On Demand Video:** 1 hour

**Live Webinar:** 1 hour
Negotiate the Numbers
The Basics of Business Tax Returns and the Self-Employed Borrower

Learn how to determine qualifying income for self-employed borrowers and understand the different business structures related to Sole Proprietorships (Schedule C), Partnerships (Form 1065), S Corporations (Form 1120S) and Corporations (Form 1120). Recognize cash-flow adjustments, which deductions are required and the add backs that are allowable. Learn when a profit and loss statement is needed. Net Operating Losses and Personal Debt Paid by Business will be discussed.

**Audience:** Loan Originators, Loan Processors, Underwriters

**On Demand Video:** 45 minutes

**Live Webinar:** 1 hour

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Negotiate the Numbers Applied
Case Study: Partnership, S Corporation, Corporation

Study the Partnership (Form 1065), the S Corporation (Form 1120S) and the Corporation (Form 1120). Learn about ordinary income, distributions and liquidity tests and understand K-1s and cash flow adjustments for the corporation.

**Audience:** Loan Originators, Loan Processors, Underwriters

**On Demand Video:** 45 minutes

**Live Webinar:** 1 hour
Arch MI Customer Training
Course Offerings

INCOME ANALYSIS COURSES (Continued)

Negotiate the Numbers Applied
Case Study: Sole Proprietorship

Study the Sole Proprietorship (Schedule C) and learn how to determine expenses for car and truck, meals, business use of home and other expenses. Cash flow will also be discussed.

Audience: Loan Originators, Loan Processors, Underwriters
On Demand Video: 30 minutes
Live Webinar: 45 minutes
Arch MI Customer Training
Course Offerings

MORTGAGE SKILLS COURSES

Conquer the Components
Understanding the Aspects of a Loan File

In this overview, learn the three Cs of mortgage lending (credit, capital and capacity), as well as income/employment, assets/reserves and ratios. Understand the factors that make up a credit score and the fundamentals of mortgage risk.

**Audience:** Loan Originators, Loan Processors, Jr. Underwriters

**On Demand Video:** 45 minutes

**Live Webinar:** 1 hour

**On-Site:** 1.5 hours
Loan Processing
Using the 1003 as a Roadmap

Learn how to use the current Uniform Residential Loan Application or URLA (also known as Fannie Mae Form 1003 or Freddie Mac Form 65) that has been in use for over 20 years, 3 as a roadmap to gather, review and verify required documentation, prepare the loan application for underwriting and use Arch MI resources to assist your loan processing review.

**Audience:** Loan Originators, Loan Processors

**On Demand Video:** 45 minutes

**Live Webinar:** 1 hour

**On-Site:** 1.5 hours

Loan Processing Using the Redesigned URLA/Form 1003
Making the Loan Application Process Easier

Learn how to use the redesigned Uniform Residential Loan Application or URLA (also known as Fannie Mae Form 1003 and Freddie Mac Form 65), to process your loan application. Understand what documents to gather, how to review and verify required documentation, and prepare the loan application for underwriting. Use Arch MI resources to assist you in your loan processing review.

**Audience:** Loan Originators, Loan Processors

**On Demand Video:** 1 hour

**Live Webinar:** 1 hour

**On-Site:** 1.5 hours
MORTGAGE SKILLS COURSES (Continued)

Mortgage Fraud
_Everything Old Is New Again_

Learn about the impact of mortgage fraud, how to spot it and how to prevent it. Mortgage fraud has been around a long time, and it continues to be one of the fastest-growing crimes in the United States. Acquire an increased awareness of the sources of fraud, learn ways to prevent fraudulent loans and discover how to effectively identify red flags.

_Audience:_ Loan Originators, Loan Processors, Underwriters

_On Demand Video:_ 1 hour

_Live Webinar:_ 1 hour

Trended Credit Data
_An Overview_

What is trended credit data? We will define it, discuss Desktop Underwriter® Version 10.1 as it relates to trended credit data and talk about the impact trended credit data will have on Arch MI-insured loans.

_Audience:_ Loan Originators, Loan Processors, Underwriters

_On Demand Video:_ 15 minutes
Arch MI Customer Training
Course Offerings

MORTGAGE SKILLS COURSES (Continued)

What Starts Well Ends Well
12 Steps to Ensure a Smooth Transaction

Learn simple techniques you can use to set loans up for success. From setting realistic expectations to understanding what drives borrower satisfaction, you’ll discover how to invest your time and effort for maximum return. As an added bonus, you’ll learn to overcome common loan challenges and a formula for getting exceptions approved.

**Audience:** Loan Originators

**On Demand Video:** 1 hour

**Live Webinar:** 1 hour

**On-Site:** 1.5 hours

Essentials of Mortgage Lending
Understanding the Fundamentals of Home Loans

With modules ranging from industry terminology to the basics of credit, and from income calculation to asset review and overviews of mortgage fraud, appraisal, mortgage insurance and more, this two-day, hands-on course is designed with industry newcomers in mind. Let us help you build, strengthen and educate your team.

**Audience:** Industry Newcomers

**On-Site:** 1 day or 2 days
Arch MI Customer Training
Course Offerings

**HOUSING AND MORTGAGE MARKET REVIEW**

**Housing Update**
*An Overview*

Learn more about the economic trends affecting the housing market in your area and across the country. Dr. Ralph DeFranco, Global Chief Economist for Arch Capital Services, Inc., covers which way the key housing indicators are pointing, the markets with the most over- and undervalued home values and the results of the latest Arch MI Risk Index®, which estimates the probability of regional home prices being lower two years from now.

**Audience:** Mortgage Professionals

**On Demand Video:** 1 hour

**Live Webinar:** 1 hour
Meet Our Trainers

Blaine Rada, CSP  
Senior National Trainer and Instructional Designer

Blaine is an accomplished training professional with a unique ability to explain, coach and inspire, no matter how complex the topic. He develops and conducts versatile training sessions that teach key industry skills. Previously, Blaine developed and managed a multiformat program of webinars and live training acclaimed throughout the industry at CMG Mortgage Insurance Company. He holds a Certificate in Distance Education from Indiana University and is a member of the National Speakers Association. Blaine has earned the Certified Speaking Professional (CSP) designation, a recognition held by fewer than 15 percent of professional speakers worldwide.

Stephanie M. Clark  
Senior National Trainer and Instructional Designer

Stephanie is a talented and experienced training expert who hits the mark when delivering mortgage training focused on customer business needs. She oversees course development, curriculum design, documentation standards and the facilitation of classroom training for Arch MI customers.

Before joining Arch MI, Stephanie was responsible for building and facilitating the operations curriculum for a leading financial services company.

She has more than 25 years of experience in the mortgage industry, including positions in operations and underwriting.
**Diana Swift**  
*Senior National Trainer and Instructional Designer*

Diana is a knowledgeable and experienced Arch MI Training team member responsible for conducting the company’s live and recorded webinars. These include loan processing, personal and business tax returns, appraisals and mortgage fraud.

Diana has more than 25 years of experience in the mortgage industry, including roles in underwriting and operations. She was previously a trainer with CMG Mortgage Insurance Company and an underwriter with PMI Mortgage Insurance Co.

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**Yolanda Magnani**  
*National Training Manager*

Yolanda leads Arch MI’s Training team and determines the program’s curriculum and content. Committed to creating a training experience that exceeds customer expectations and sets the standard for the industry, she focuses on developing and delivering current, high-quality learning supported by easy-to-use technology that maximizes convenience and accessibility.

Prior to becoming National Training Manager, Yolanda held the position of Technology Product Manager at both Arch MI and PMI Mortgage Insurance Co., where she supervised the development and implementation of solutions for mortgage insurance originations and rate quotes. Yolanda has 25 years of experience in the mortgage industry, including mortgage quality and risk, reporting and analytics, origination and servicing.
There’s a 34 percent higher retention rate for those with development opportunities compared to those without.

Source: HRMorning.com, reporting a survey of 2,000 employees by BetterBuys.com.
What’s the Value of Arch MI’s Customer Training for Your Staff and Your Business?

See what others in the industry are saying:

“I have had several people thank me for including them and comment on your trainer’s presentation. Said it made them stop and think! Thank you so much for thinking of us and giving us this opportunity.”

**Sue F., Mortgage Department Manager**

“I have been in the mortgage industry for over 30 years, have literally sat through dozens of webinars on how to figure income from a tax return and, hands down, this is the best webinar I have ever seen.”

**Ann F., Mortgage Underwriter**

“I just went through this training and I LOVED it! The presenter was clear and very informative. She gave a good background on why things are added or not added, or subtracted from the borrower’s income. I recommend this training to others.”

**Barb B., Underwriter**

“I’ve taken eight webinars in the last two weeks with other MI companies, and this training had the best content and video/audio quality.”

**Brian M., Senior Loan Officer**
Visit archmi.com/training for more information on Arch MI’s Customer Training Program:

- Access Training Resources.
- View On Demand Videos.
- Register for Monthly Live Webinars.
- Request Classroom Training by Contacting Your Arch MI Account Manager.

LinkedIn (Arch Mortgage Insurance Company)
Twitter (#archmi_us)
YouTube (Arch Mortgage Insurance Company)
Facebook (Arch Mortgage Insurance)